In re:
Dean F. Altland
Diane L. Altland
Debtors

Case No. 19-00248-HWV Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0314-1 User: admin Page 1 of 1 Date Rcvd: May 03, 2019 Form ID: 318 Total Noticed: 12

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019. Diane L. Altland, 101 Harbold Altla ons, C/O Pressler, Felt & Warshaw, db/jdb 101 Harbold Altland Road, +Dean F. Altland, Wellsville, PA 17365-9534 7 Entin Rd, Parsippany, NJ 07054-5020 5152693 +Absolute Resolutions, +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 5152700 5152701 +Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: TSYS2.COM May 03 2019 23:03:00 Barclays Bank Delaware, 5152694 Attn: Correspondence, Wilmington, DE 19899-8801 Po Box 8801, +EDI: WFNNB.COM May 03 2019 23:03:00 C PO Box 182125, Columbus, OH 43218-2125 +EDI: RESURGENT.COM May 03 2019 23:03:00 5152695 Comenitycapital/boscov, Attn: Bankruptcy Dept, 5152696 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 +E-mail/Text: unger@members1st.org May 03 2019 18:59:41 5152698 Members First, 500 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040 +EDI: MID8.COM May 03 2019 23:03:00 San Diego, CA 92108-2709 Midland Funding, 2365 Northside Dr Ste 300, 5152699 5153504 +EDI: PRA.COM May 03 2019 23:03:00 PRA Receivables Management, LLC, Norfolk, VA 23541-1021 +EDI: RMSC.COM May 03 2019 23:03:00 5152702 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 +EDI: WFFC.COM May 03 2019 23:03:00 W6 5152703 Wells Fargo Dealer Services, Attn: Bankruptcy. Po Box 19657, Irvine, CA 92623-9657 TOTAL: 8 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 5152697 Members 1st Fcu +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2019 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below: James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com Lawrence V. Young (Trustee) lyoung@cgalaw.com, pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com Sean Patrick Quinlan on behalf of Debtor 2 Diane L. Altland spqesq@hotmail.com, lesliebrown.paralegal@gmail.com Sean Patrick Ouinlan on behalf of Debtor 1 Dean F. Altland spgesg@hotmail.com,  ${\tt lesliebrown.paralegal@gmail.com}$ United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

# Debtor 1 Dean F. Altland First Name Middle Name Last Name Debtor 2 (Spouse, if filing) United States Bankruptcy Court Middle District of Pennsylvania Case number: 1:19-bk-00248-HWV

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dean F. Altland

Diane L. Altland

By the court:

5/3/19

Honorable Henry W. Van Eck United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

# Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

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## Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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